

Certificate Number: 05781-PAE-DE-031595421

Bankruptcy Case Number: 18-14140



05781-PAE-DE-031595421

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 10, 2018, at 2:14 o'clock PM PDT, Jay Carlin completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 10, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President